U.S. DEPARTMENT OF CONGMERCE PATENT AND TRADEMARK OFFICE ATTORNEY'S DOCKET NUMBER FORM PTO-1390 (REV. 1-98) 3651-1001 TRANSMITTAL LETTER TO THE UNITED STATES U.S. APPLICATION NO. (If known, see 37 CFR 1.5 DESIGNATED/ELECTED OFFICE (DO/EO/US) 0/019939 CONCERNING A FILING UNDER 35 U.S.C. 371 PRIORITY DATE CLAIMED INTERNATIONAL APPLICATION NO. INTERNATIONAL FILING DATE PCT/NO00/00230 July 4, 2000 July 5, 1999 TITLE OF INVENTION METHOD AND SYSTEM FOR PAYMENT TRANSACTION APPLICANT(S) FOR DO/EO/US Jens Petter HOILI Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information: 1. X This is a FIRST submission of items concerning a filing under 35 U.S.C. 371. 2. This is a SECOND or SUBSEQUENT submission of items concerning a filing under 35 U.S.C. 371. 3. X This express request to begin national examination procedures (35 U.S.C. 371(f)) at any time rather than delay examination until the expiration of the applicable time limit set in 35 U.S.C. 371(b) and PCT Articles 22 and 39(1). 4. X A proper Demand for International Preliminary Examination was made by the 19th month from the earliest claimed priority date. 5 X A copy of the International Application as filed (35 U.S.C. 371(c)(2)) [X] is transmitted herewith (required only if not transmitted by the International Bureau). has been transmitted by the International Bureau. is not required, as the application was filed in the United States Receiving Office (RO/US). A translation of the International Application into English (35 U.S.C. 371(c)(2)). Amendments to the claims of the International Aplication under PCT Article 19 (35 U.S.C. 371(c)(3)) are transmitted herewith (required only if not transmitted by the International Bureau). have been transmitted by the International Bureau. ъ. have not been made; however, the time limit for making such amendments has NOT expired. have not been made and will not be made. A translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371 (c)(3)). An oath or declaration of the inventor(s) (35 U.S.C. 371(c)(4)). A translation of the annexes of the International Preliminary Examination Report under PCT Article 36 (35 U.S.C. 371(c)(5)). Items 11. to 16. below concern document(s) or information included: 11. An Information Disclosure Statement under 37 CFR 1.97 and 1.98. 12. An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included. 13. X A FIRST preliminary amendment. A SECOND or SUBSEQUENT preliminary amendment. 14. A substitute specification. 15. A change of power of attorney and/or address letter. 16. X Other items or information: International Preliminary Examination Report. Application Data Sheet. Search Report. Abstract. Form PCT/IB/308.

U.S. AP	PLICATION NO. (II km	07019	9	PCT/NO00/0023	0		ATTORNEYS DOCKE 3651-10		
						CAI	LCULATIONS P	TO USE ONLY	
17. X The following fees are submitted:  BASIC NATIONAL FEE (37 CFR 1.492 (a) (1) - (5)):									
are the sectional proliminary examination fee (37 CFR 1 482)									
nor international search fee (3/ CFR 1.445(a)(2)) paid to OSF10									
International preliminary examination fee (37 CFR 1.482) not paid to USPTO but International Search Report prepared by the EPO or JPO							•	•	
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International preliminary examination fee (37 CFR 1.482) paid to USPTO but all claims did not satisfy provisions of PCT Article 33(1)-(4)						-	· · · · · · · · · · · · · · · · · · ·		
International preliminary examination fee (37 CFR 1.482) paid to USPTO and all claims satisfied provisions of PCT Article 33(1)-(4)						<u> </u>		<del></del>	
ENTER APPROPRIATE BASIC FEE AMOUNT =						\$ 1	,040		
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Surcharge of \$130.00 for furnishing the oath or declaration later than 20 X 30 months from the earliest claimed priority date (37 CFR 1.492(e)).							130	<u></u>	
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TOTAL OF ABOVE CALCULATIONS =						\$ ]	,170		
Reduction of 1/2 for small entity						\$	585		
SUBTOTAL =						\$	585		
Processing fee of \$130.00 for furnishing the English translation later than 20 30 \$								# 200 TO 100	
months from the earliest claimed priority date (37 CFR 1.492(f)).									
TOTAL NATIONAL FEE =						\$	585		
Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31). \$40.00 per property +						\$			
TOTAL FEES ENCLOSED =						\$	585		
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a. X A check in the amount of \$ 585 to cover the above fees is enclosed.									
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ь	b. Please charge my Deposit Account No in the amount of \$ to cover the above fees.								
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c. X The Commissioner is hereby authorized to charge any additional fees which may be required by								by	
C.	37 CFR 1	.16 and 1.17. o	or credit	any overpayment to D	eposit Account N	o. 25-	0120. A duplic	ate	
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NOTE: Where an appropriate time limit under 37 CFR 1.494 or 1.495 has not been met, a petition to revive (37 CFR 1.137 (a) or (b)) must be filed and granted to restore the application to pending status.									
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January 7, 2002									
s	SEND ALL CORRESPONDENCE TO:						Genoit Castel		
Young & Thompson CUSTOMER NO. 000466 SIGNATURE								<del></del>	
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